

DETAILED ACTION

Claim Rejections - 35 USC § 103

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. This application currently names joint inventors. In considering patentability of the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of the various claims was commonly owned at the time any inventions covered therein were made absent any evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was not commonly owned at the time a later invention was made in order for the examiner to consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g) prior art under 35 U.S.C. 103(a).

3. Claims 1-11,14-23, 25-28 and 31-35 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent 5,937,396 to Konya (Konya) in view of US Patent 6,488,203 to Stoutenburg (Stoutenburg), US Patent 5,987,439 to Gustin (Gustin), and US Patent 5,943,055 to Sylvan (Sylvan).

With respect to claim 1

Konya teaches:

A system for transferring money between a sender and a recipient, comprising:

an initiating terminal for initiating the transfer of money by a sender (i.e. ATM 14, see col 7, lines 33-61 and fig 1);

a dispensing terminal where transferred money may be received by a recipient (i.e. ATM 16, see col 7, lines 33-61 and fig 1);

a database configured for storing account information of senders and recipients (i.e. database in main computer, see col 7, lines 33-61, note that the database contains account information), and

Konya does not explicitly teach:

for relating account information of a sender to account information of one or more associated recipients so that, in response to a subsequent request at the initiating terminal from the sender, account information for the associated recipients may be provided to the initiating terminal, wherein the system is configured to facilitate the transfer of money from the sender to one or more of the associated recipients

including at least a portion of an account number

by the selection of the account information, including at least a portion of the account number, corresponding to the recipient

Stoutenburg teaches:

for relating account information of a sender to account information of one or more associated recipients so that, in response to a subsequent request at the initiating terminal from the sender, account information for the associated recipients may be provided to the initiating terminal,

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wherein the system is configured to facilitate the transfer of money from the sender to one or more of the associated recipients (see col 7, lines 1-18 and 30-55, note that the sender initially sets up a list of one or more potential recipients related to his account. These are stored in the host computer and later presented to the sender in list form so that the sender may choose a recipient. Note further that a database is fairly suggested in so far as data is both stored and then later retrieved from the host computer.).

Gustin teaches:

recipient account information (see col 4, lines 35-49, note that wired funds are deposited into the recipients account).

Sylvan teaches:

including at least a portion of an account number (see fig 16, note, particularly, account list 1620 and 1626 see also col 14, lines 48-55 and col 15, lines 10-14)

by the selection of the account information, including at least a portion of the account number, corresponding to the recipient (see fig 16, note, particularly, account list 1620 and 1626 see also col 14, lines 48-55 and col 15, lines 10-14)

It would have been obvious to one having ordinary skill in the art at the time of Applicant's invention to have provided Konya with the recipient association and listing

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features of Stoutenburg in order to have allowed the sender to select the recipient from a list as taught explicitly by Stoutenburg, see col 7, lines 30-32.

It would have been obvious to one having ordinary skill in the art at the time of Applicant's invention to have substituted the "non-banked" (i.e. direct dispensing of funds without a recipient account) feature of Konya with the recipient account feature of Gustin in order to wire transfer funds to a transferee over a banking network as taught explicitly by Gustin (see col 4, lines 35-49).

It would have been further obvious to one having ordinary skill in the art at the time of Applicant's invention to have provided Konya with the account list features, which include display of at least a portion of the account number taught by Sylvan in order to have allowed a user to effect financial transactions by simply selecting the appropriate account number is taught explicitly by Sylvan (see col 15, lines 10-14)

With respect to claim 35

Konya in view of Stoutenburg, and Gustin teaches:

A system for transferring money from one consumer as a sender to a second, different consumer as a recipient, the system comprising:

an initiating terminal configured for initiating the transfer of money, including displaying information pertaining to the transfer of money (see Konya col 8, lines 21-34 and fig 2, note the inclusion of a display); and

a database configured for storing account information of senders and recipients (see Konya col 7, lines 33-61, note that database included in the main computer and its storage of account information), and

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configured for relating account information of a sender to account information of one or more associated recipients so that, in response to a subsequent request at the initiating terminal from the sender, account information for the associated recipients is automatically provided to and displayed for selection by the sender at the initiating terminal, wherein the system is configured to transfer money from the sender to one or more of the associated recipients in response to selection of the recipient account information, without the sender being required to communicate payout information to the recipient and without the sender needing to know details of the recipient account information prior to its selection (see Stoutenburg, col 7, lines 1-18 and 30-55, note that the sender initially sets up a list of one or more potential recipients related to his account, obviating the need to know recipient details. These are stored in the host computer and later presented to the sender in list form so that the sender may choose a recipient. Note further that a database is fairly suggested in so far as data is both stored and then later retrieved from the host computer. See also Konya, col 11, lines 13-48, Note that the funds are retrieved based upon the receiver's possession of a card with the receiver's account number and not by a communication from the sender).

Konya in view of Stoutenburg and Gustin do not explicitly teach:

including at least a portion of an account number

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by the selection of the account information, including at least a portion of the account number, corresponding to the recipient

Sylvan teaches:

including at least a portion of an account number (see fig 16, note, particularly, account list 1620 and 1626 see also col 14, lines 48-55 and col 15, lines 10-14)

by the selection of the account information, including at least a portion of the account number, corresponding to the recipient (see fig 16, note, particularly, account list 1620 and 1626 see also col 14, lines 48-55 and col 15, lines 10-14)

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 2

Konya in view of Stoutenburg, Gustin and Sylvan teaches:

The system of claim 35 (see rejection of claim 35 above), further comprising:

a database management system in communication with the initiating terminal, for managing sender and recipient accounts at the database (i.e. main computer, see Konya col 7, lines 33-61 and fig 1);

wherein at least some of the sender and related recipient accounts are debit accounts (see Konya see col 5, lines 46-60, note that the accounts are accessed via transaction cards, such as debit cards), and

wherein the transfer of money is made by transferring money from an account of the sender (see Konya, see col 6, lines 9-25, note that the

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sender account is checked for sufficient funds, thus suggesting that it will be the source of the transferred funds)

Konya in view of Stoutenburg does not explicitly teach:

to an account of the recipients.

Gustin teaches:

to an account of the recipients (see col 4, lines 35-49, note that wired funds are deposited into the recipients account).

(see rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 3

Konya in view of Stoutenburg, Gustin and Sylvan teaches:

The system of claim 2 (see rejection of claim 2 above), further comprising: a dispensing terminal where transferred money may be received by a recipient; wherein the database management system is in communication with the initiating terminal and the dispensing terminal (i.e. ATM, see Konya col 7, lines 33-61 and fig 1).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 4

Konya in view of Stoutenburg, Gustin and Sylvan teaches:

The system of claim 3 (see rejection of claim 3 above), wherein at least one of the initiating and dispensing terminals is a self-service terminal (see Konya, col 10, lines 15-27, note that it is the individual interacting with the ATM).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

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With respect to claim 5

Konya in view of Stoutenburg, Gustin and Sylvan teaches:

The system of claim 4 (see rejection of claim 4 above), wherein the self-service terminal is an ATM (see Konya, col 7, lines 33-61 and fig 1 and 2).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 6

Konya in view of Stoutenburg, Gustin and Sylvan teaches:

The system of claim 3 (see rejection of claim 3 above), wherein at least one of the initiating and dispensing terminals is a terminal operated by a money transfer agent (see Stoutenburg col 3, lines 10-26, note the use of an agent).

It would have been further obvious to one having ordinary skill in the art at the time of Applicant's invention to have provided Konya with the agent feature of Stoutenburg in order to have assisted the customer with the transaction as taught explicitly by Stoutenburg (see col 3, lines 10-26)

With respect to claim 7

Konya in view of Stoutenburg, Gustin and Sylvan teaches:

The system of claim 3 (see rejection of claim 3 above), wherein the initiating and dispensing terminals are the same terminal (see Konya, col 8, lines 11-20, note that ATM 14 and 16 may be identical, thus fairly suggesting that they could be the same terminal, since their functionality is identical).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 8

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Konya in view of Stoutenburg, Gustin and Sylvan teaches:

The system of claim 3 (see rejection of claim 3 above), wherein the initialing and dispensing terminals are different terminals (see Konya col 7, lines 33-67 and fig 1).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 9

Konya in view of Stoutenburg and Gustin:

A system for transferring money from an originator to a beneficiary, comprising:

a network of terminals, including an initiating terminal for initiating a money transfer and a dispensing terminal for dispensing transferred money (see Konya, col 7, lines 33-61 and fig 1), wherein at least the initiating terminal has a display device for displaying information (see Konya, col 8, lines 21-35 and fig 2);

a database in communication with the initiating and dispensing terminals, and configured for storing account information relating to an account of an originator (see Konya, col 7, lines 33-61) and account information relating to accounts of beneficiaries, and configured for relating account information of the originator to account information of one or more predetermined beneficiaries (see Stoutenburg, col 7, lines 1-18 and 30-55, note that the sender initially sets up a list of one or more potential recipients related to his account. These are stored in the host computer and later presented to the sender in list form so that the sender

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may choose a recipient. See also Gustin col 4, lines 35-49, teaching recipient account information); and

a database management system for managing the originator and beneficiary accounts (i.e. main computer, see Konya, col 7, lines 33-61), and subsequent to the relating of account information of the originator and beneficiaries at the database and in response to a request at the initiating terminal to transfer money from the originator, configured for automatically accessing the database for account information of the predetermined beneficiaries, so that account information on each predetermined beneficiary may be provided to the initiating terminal for display at the display device wherein the system is configured to facilitate the transfer of money from the originator to one of the predetermined beneficiaries by selecting, among the displayed beneficiary account information, the one or more beneficiaries to receive transferred money (see Stoutenburg, col 7, lines 1-55).

Konya in view of Stoutenburg and Gustin do not explicitly teach:

including at least a portion of an account number

by the selection of the account information, including at least a portion of the account number, corresponding to the recipient

Sylvan teaches:

including at least a portion of an account number (see fig 16, note, particularly, account list 1620 and 1626 see also col 14, lines 48-55 and col 15, lines 10-14)

by the selection of the account information, including at least a portion of the account number, corresponding to the recipient (see fig 16, note, particularly, account list 1620 and 1626 see also col 14, lines 48-55 and col 15, lines 10-14)

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 10

Konya in view of Stoutenburg and Gustin teaches:

A system for crediting funds from one person consumer to another consumer, comprising:

terminal means for initiating the transfer of money (i.e. ATM, see Konya, col 7, lines 33-61 and fig 1), including a display means (see Konya col 8, lines 21-34 and fig 2, note the inclusion of a display);

data base means configured for storing account information of senders and recipients (see Konya, col 7, lines 33-61), and configured for relating account information of an account of a sender to account information of an account of one or more selected recipients (see Stoutenburg, col 7, lines 1-18 and 30-55, note that the sender initially sets up a list of one or more potential recipients related to his account. These are stored in the host computer and later presented to the sender in list

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from so that the sender may choose a recipient. See also Gustin col 4, lines 35-49, teaching recipient account information); and

database management means in communication with the terminal means, and configured for managing sender and recipient accounts (i.e. main computer, see Konya, col 7, lines 33-61), and subsequent to the relating of account information of the sender and recipients at the database means, and in response to a request at the terminal means to transfer money from the sender, for automatically accessing account information for the selected recipients at the database means, so that account information for the selected recipients may be provided to the terminal means for display at the display means, wherein the system is configured to facilitate the transfer of money from the sender to one or more of the selected recipients (see Stoutenburg, col 7, lines 1-55).

Konya in view of Stoutenburg and Gustin do not explicitly teach:

including at least a portion of an account number

by the selection of the account information, including at least a portion of the account number, corresponding to the recipient

Sylvan teaches:

including at least a portion of an account number (see fig 16, note, particularly, account list 1620 and 1626 see also col 14, lines 48-55 and col 15, lines 10-14)

by the selection of the account information, including at least a portion of the account number, corresponding to the recipient (see fig 16, note, particularly, account list 1620 and 1626 see also col 14, lines 48-55 and col 15, lines 10-14)

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 11

Konya in view of Stoutenburg, Gustin and Sylvan teaches:

A method for displaying data at a terminal in connection with transferring money from the debit account of a sender to a recipient, the method comprising:

associating a debit account of the sender with a debit account of one or more recipients, the associated recipients being those to whom the sender may transfer money (see Stoutenburg, col 7, lines 1-55, note that transaction details for recipients are gathered and associated with the sender's account in the database in combination with the account information teachings of Konya, col 6, lines 9-25 and Gustin col 4, lines 35-49); and

subsequent to associating a debit account of the sender with a debit account of the recipients, and after entry of sender account information at the terminal, automatically displaying information on each of the associated recipients, so that the recipient to receive the money transfer may be selected based on the displayed information (see Stoutenburg, col 7, lines 19-34);

wherein the debit account information of the sender is associated with debit account information of the associated recipients (see Stoutenburg, col 7, lines 19-29, note that the list of recipients is retrieved by entering the CCC which demonstrates the relatedness of the sender account to the receiver accounts), and wherein the displayed information on each of the associated recipients is the account information of those recipients (see see col 7, lines 30-10, note that the list displays recipient names), including at least a portion of an account number, of those recipients (see Sylvan fig 16, note, particularly, account list 1620 and 1626 see also col 14, lines 48-55 and col 15, lines 10-14.

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 14

Konya in view of Stoutenburg, Gustin and Sylvan teaches:

The method of claim 11 (see rejection of claim 11 above), wherein the recipient account information displayed further includes the name of the recipient (see Stoutenburg, col 7, lines 19-29, note that names are displayed).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 15

Konya in view of Stoutenburg, Gustin and Sylvan teaches:

The method of claim 11 (see rejection of claim 11 above), wherein the money transfer is made from the account of the sender to an account of the selected recipient (see Konya, see col 6, lines 9-25, note that the sender account is

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checked for sufficient funds, thus suggesting that it will be the source of the transferred funds. See also Gustin col 4, lines 35-49).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 16

Konya in view of Stoutenburg, Gustin and Sylvan teaches:

The method of claim 11 (see rejection of claim 11 above), wherein the money transfer is made from the account of the sender and is wired to a destination associated with the recipient (see Konya, see col 6, lines 9-25, note that the sender account is checked for sufficient funds, thus suggesting that it will be the source of the transferred funds. See also Gustin col 4, lines 35-49, note that it is wired to recipient's account).

(See rationale supporting obviousness and motivation to combine of claim 1 above).

With respect to claim 17

Konya in view of Stoutenburg and Gustin teaches:

A method for transferring money from a sender at a dispensing terminal to a recipient at a dispensing terminal, comprising:

establishing an account and account information for each sender and each recipient (see Konya col 5, lines 46-60 and col 6, lines 26-40, note that while the funds may never actually be deposited in the second account, it is none the less established. See also Gustin col 4, lines 35-49);

for a specific sender, establishing in advance one or more recipients to whom money may be transferred by the specific sender (See Stoutenburg, col 7, lines 1-18);

subsequent to establishing and account and account information and to establishing one ore more recipients, and in response to entering account information for the specific sender at an initiating terminal, automatically providing account information for the established recipients for display at the initiating terminal, in order for the sender to designate one or more recipients to whom money may be transferred (see Stoutenburg, col 7, lines 19-34); and

transferring money to the account of the recipient designated by the sender, without the sender being required to communicate payout information to the recipient and without the sender needing to know details of the recipient account information prior to designation of the recipient, so that the recipient may receive the transferred money at a dispensing terminal (see Stoutenburg, col 7, lines 1-18 and 30-55, note that the sender initially sets up a list of one or more potential recipients related to his account. These are stored in the host computer and later presented to the sender in list form so that the sender may choose a recipient, obviating the need to know recipient details. See also Konya, col 9, lines 23-25, Note that the recipients are retrieved based upon the receivers possession

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of a card with the receiver's account number and not a communication from the sender).

Konya in view of Stoutenburg and Gustin do not explicitly teach:

including at least a portion of an account number

by the selection of the account information, including at least a portion of the account number, corresponding to the recipient

Sylvan teaches:

including at least a portion of an account number (see fig 16, note, particularly, account list 1620 and 1626 see also col 14, lines 48-55 and col 15, lines 10-14)

by the selection of the account information, including at least a portion of the account number, corresponding to the recipient (see fig 16, note, particularly, account list 1620 and 1626 see also col 14, lines 48-55 and col 15, lines 10-14)

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 18

Konya in view of Stoutenburg, Gustin and Sylvan teaches:

The method of claim 17, further comprising:

storing the account information for each sender and each recipient in a database connected to the initiating terminal (see Stoutenburg, col 7, lines 1-55, note that the sender initially sets up a list of one or more potential recipients related to his account, obviating the need to know

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recipient details. These are stored in the host computer and later presented to the sender in list form so that the sender may choose a recipient. Note further that a database is fairly suggested in so far as data is both stored and then later retrieved from the host computer.),

wherein the account information of the specific sender is related to the account information of the established recipients within the database (see Stoutenburg, col 7, lines 1-55, note that the list of potential recipients is retrieved based upon the access card which indicates the sender's account);

wherein the step of providing account information for the established recipients at the initiating terminal comprises:

retrieving the stored account information of the established recipients from the database (see Stoutenburg, col 7, lines 1-55, note that the list of potential recipients is retrieved based upon the access card which indicates the sender's account); and

providing the retrieved account information to the initiating terminal (see Stoutenburg, col 7, lines 1-55 note that the recipients are selected by the sender from a list).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 19

See rationale supporting the rejection of claim 4 above.

With respect to claim 20

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See rationale supporting the rejection of claim 5 above.

With respect to claim 21

See rationale supporting the rejection of claim 6 above.

With respect to claim 22

Konya in view of Stoutenburg, Gustin and Sylvan teaches:

The method of claim 17 (see rejection of claim 17 above), wherein the accounts established for the sender and the recipient are debit accounts (see Konya see col 5, lines 46-60, note that the accounts are accessed via transaction cards, such as debit cards).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 23

Konya in view of Stoutenburg, Gustin and Sylvan teaches:

The method of claim 22 (see rejection of claim 22 above), wherein the initiating terminal is a self-service terminal (see Konya, col 10, lines 15-27, note that it is the individual interacting with the ATM) and wherein the sender account information is entered at the self-service terminal by providing a debit account card to a card reader at the self-service terminal (see Konya see col 5, lines 46-60, note that the accounts are accessed via transaction cards, such as debit cards).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 25

See rationale supporting the rejection of claim 4 above.

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With respect to claim 26

See rationale supporting the rejection of claim 5 above.

With respect to claim 27

Konya in view of Stoutenburg, Gustin and Sylvan teaches:

The method of claim 17 (see rejection of claim 17 above), wherein the dispensing terminal is a self-service terminal (see Konya, col 11, lines 11-48) and wherein the transferred money is dispensed at the self-service terminal in response to providing a debit account card to a card reader at the self- service terminal (see Konya, col 11, lines 11-48 in combination with col 5, lines 46-60, note that a debit card is a contemplated transaction card.).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 28

See rationale supporting the rejection of claim 6 above.

With respect to claim 31

Konya in view of Stoutenburg and Gustin teaches:

A method for transferring money from a sender at an initiating terminal to a recipient at a dispensing terminal, comprising:

predetermining one or more recipients to whom money may be transferred, and establishing an account for each of the predetermined recipients, and relating each of the recipient accounts to an account of the sender (see Stoutenburg, col 7, lines 1-29);

storing account information for each of the predetermined recipients (see Stoutenburg, col 7, lines 7, lines 1-29, note that the information is stored in the host computer);

subsequently requesting the transfer of money at the initiating terminal (see Konya, see col 10, lines 15-27, note that the user chooses to transfer currency);

automatically accessing the stored account information for each of the predetermined recipients and providing that account information for display at the initiating terminal in order for the sender to select one or more recipients to whom money is to be transferred (see Stoutenburg, col 7, lines 19-55);

transferring money to the selected recipients by posting a credit from the account of the sender to the account of the selected recipients (see Konya, col 9, line 30 in combination with Gustin col 4, lines 35-49);
and

retrieving the transferred money from the account of the selected recipients at one or more of the dispensing terminals, without the sender being required to communicate payout information to the recipient and without the sender needing to know details of the recipient account information prior to its selection (see Stoutenburg, col 7, lines 1-18 and 30-55, note that the sender initially sets up a list of one or more potential recipients related to his account, obviating the need to know recipient

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details. These are stored in the host computer and later presented to the sender in list form so that the sender may choose a recipient. Note further that a database is fairly suggested in so far as data is both stored and then later retrieved from the host computer. See also Konya, col 11, lines 13-48, Note that the funds are retrieved based upon the receiver's possession of a card with the receiver's account number and not by a communication from the sender).

Konya in view of Stoutenburg and Gustin do not explicitly teach:

including at least a portion of an account number

by the selection of the account information, including at least a portion of the account number, corresponding to the recipient

Sylvan teaches:

including at least a portion of an account number (see fig 16, note, particularly, account list 1620 and 1626 see also col 14, lines 48-55 and col 15, lines 10-14)

including at least a portion of the account number, corresponding to the recipient (see fig 16, note, particularly, account list 1620 and 1626 see also col 14, lines 48-55 and col 15, lines 10-14)

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 32

Konya in view of Stoutenburg and Gustin teaches:

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A method for conducting transactions at a financial terminal, wherein the transactions include transferring money from senders at initiating terminals to recipients at dispensing terminals, the method comprising:

- establishing an account for each sender and an account for each recipient (see Konya, col 9, lines 9-37, note that the user accesses the account implying that the sender account was established, See also Gustin, col 4, lines 35-49, note that recipient account, implying that it too has been established);

- storing account information for each sender and recipient (see Konya, col 9, lines 9-37 and Gustin col 4, lines 35-49, note that both teachings contemplate electronic banking, thus fairly suggesting that the account information was stored);

- for a specific sender, establishing recipients to whom money may be transferred by the specific sender (see Stoutenburg, col 7, lines 1-18);

- subsequently requesting transfer of money by the specific sender at an initiating terminal (see Konya, col 9, lines 9-37);

- automatically providing account information for each of the established recipients for display at the initiating terminal, in order for the sender to select the established recipient to whom money may be transferred (see Stoutenburg, col 7, lines 18-34); and

- transferring money from the account of the sender to the account of the recipient selected by the sender, without the sender being required to

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communicate payout information to the recipient and without the sender needing to know details of the recipient account information prior to its selection, so that the recipient may receive the transferred money at a dispensing terminal (see Stoutenburg, col 7, lines 1-18 and 30-55, note that the sender initially sets up a list of one or more potential recipients related to his account, obviating the need to know recipient details. These are stored in the host computer and later presented to the sender in list form so that the sender may choose a recipient. Note further that a database is fairly suggested in so far as data is both stored and then later retrieved from the host computer. See also Konya, col 11, lines 13-48, Note that the funds are retrieved based upon the receiver's possession of a card with the receiver's account number and not by a communication from the sender).

Konya in view of Stoutenburg and Gustin do not explicitly teach:

including at least a portion of an account number

by the selection of the account information, including at least a portion of the account number, corresponding to the recipient

Sylvan teaches:

including at least a portion of an account number (see fig 16, note, particularly, account list 1620 and 1626 see also col 14, lines 48-55 and col 15, lines 10-14)

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including at least a portion of the account number, corresponding to the recipient (see fig 16, note, particularly, account list 1620 and 1626 see also col 14, lines 48-55 and col 15, lines 10-14)

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 33

Konya in view of Stoutenburg, Gustin and Sylvan teaches:

The method of claim 32 (see rejection of claim 32 above), wherein the transactions further include depositing money in the account of the sender, wherein a fee is charged for conducting at least some transactions (see Konya, col 9, lines 30-32), and wherein the fee charged for transferring money is higher than the fee charged for depositing money (the fee for transferring money may be either higher or lower than the fee charged for depositing money. Applicant identifies not particular utility for charging a fee higher than that charged for depositing money. Therefore, this limitation is considered to be an obvious design choice).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 34

Konya in view of Stoutenburg, Gustin and Sylvan teaches:

The method of claim 32 (see rejection of claim 32 above), wherein account information for a recipient may include destination information for wiring money to that recipient (see Konya see col 9, lines 20-22, note that a recipient account must be provided), and wherein the step of transferring money comprises

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electronically transmitting the transferred money to a location specified by the destination information (see Konya, col 5, lines 45-47, note that the system is provided for transferring currency electronically to an ATM).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 37

Konya in view of Stoutenburg, Gustin and Sylvan teaches:

The system of claim 1 (see rejection of claim 1 above), wherein the account number provided to the initiating terminal comprises one or more alphanumeric characters (see Sylvan fig 16, note that the account numbers include as least one numeric character. Note that a numeric character is a subset of alphanumeric, particularly in light of a single character. Note further that a single character cannot be both alpha and numeric, simultaneously, however an account number comprising a plurality of characters, could be. Note still further that the format of the number as alpha-numeric is not claimed as having any functional relationship to the claimed invention, rendering the numeric format, non-functional in so far as the claimed invention would operate the same, regardless of the formatting of the number as alphanumeric.).

With respect to claim 38

Konya in view of Stoutenburg, Gustin and Sylvan teaches:

The system of claim 1 (see rejection of claim1 above), wherein the account information relates to an account maintained at a financial institution and identified at the financial institution by an account identifier associated with the

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account (see Konya, col 9, lines 19-21 in combination with col 9, lines 49-51, note that the accounts are bank accounts), and wherein the account number provided to the initiating terminal comprises at least a portion of the account identifier used by the financial institution to identify the account of the associated recipients (see Konya, col 9, lines 19-21 in combination with col 9, lines 49-51 in combination with Stoutenburg, col 7, lines 1-18 and 30-55, note that the proposed combination fairly suggests that the account numbers that are needed by Konya to transfer money are input as part of the information collected in Stoutenburg so that they may be displayed and selected as taught by Sylvan, fig 16, col 14, lines 48-55 and col 15, lines 10-14).

(see rationale supporting obviousness and motivation to combine of claim 1 above)

4. Claim 36 is rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent 5,937,396 to Konya (Konya) in view of US Patent 6,488,203 to Stoutenburg (Stoutenburg), US Patent 5,987,439 to Gustin (Gustin)

With respect to claim 36

Konya in view of Stoutenburg, and Gustin teaches:

A method for transferring money from a sender at a dispensing terminal to a recipient at a dispensing terminal, comprising:

establishing an account and account information for each sender and each recipient (see Konya, col 9, lines 9-37, note that the user accesses the account implying that the sender account was established,

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See also Gustin, col 4, lines 35-49, note that recipient account, implying that it too has been established);

for a specific sender, establishing in advance a first group of selected recipients and a second group of selected recipients to whom money may be transferred by the specific sender (see Stoutenburg, col 7, lines 1-18, note that groups consisting of a single recipient are created);

subsequently and in response to entering account information for the specific sender at an initiating terminal, automatically providing account information for the established recipients (see Stoutenburg, col 7, lines 18-34);

displaying the first group and the second group of recipients at the initiating terminal, in order for the sender to designate one or more recipients to whom money may be transferred (see Stoutenburg, col 7, lines 30-55, note that the groups consisting of single recipients is listed); and

transferring money to the account of the recipients designated by the sender, without the sender being required to communicate payout information to the recipient and without the sender needing to know details of the recipient account information prior to designation of the recipient, so that the recipient may receive the transferred money at a dispensing terminal (see Stoutenburg, col 7, lines 1-18 and 30-55, note that the sender initially sets up a list of one or more potential recipients related to

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his account, obviating the need to know recipient details. These are stored in the host computer and later presented to the sender in list form so that the sender may choose a recipient. Note further that a database is fairly suggested in so far as data is both stored and then later retrieved from the host computer. See also Konya, col 11, lines 13-48, Note that the funds are retrieved based upon the receiver's possession of a card with the receiver's account number and not by a communication from the sender).

It would have been obvious to one having ordinary skill in the art at the time of Applicant's invention to have provided Konya with the recipient association and listing features of Stoutenburg in order to have allowed the sender to select the recipient from a list as taught explicitly by Stoutenburg, see col 7, lines 30-32.

It would have been obvious to one having ordinary skill in the art at the time of Applicant's invention to have substituted the "non-banked" (i.e. direct dispensing of funds without a recipient account) feature of Konya with the recipient account feature of Gustin in order to wire transfer funds to a transferee over a banking network as taught explicitly by Gustin (see col 4, lines 35-49).

5. Claim 29 is rejected under 35 U.S.C. 103(a) as being unpatentable over Konya in view of Stoutenburg and Gustin, Sylvan and in further view of Official Notice (now Applicant admitted prior art).

With respect to claim 29

Konya in view of Stoutenburg, Gustin and Sylvan teaches:

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The method of claim 17 (see rejection of claim 17 above), but does not explicitly teach wherein account established for each recipient is a gift card account, and wherein the method further comprises: providing a gift card to each recipient that may be used to conduct transactions against the gift card account.

Examiner takes Official Notice that Gift Cards and their associated accounts are well known in the art, for example, when sending money as a gift, instead of a purchased gift.

It would have been further obvious to one having ordinary skill in that art to have provided Konya with Gift Card features of Official notice, in order to have facilitated the gifting of money instead of a purchased gift.

Response to Arguments

6. Applicant's arguments filed 11/25/2008, with respect to the rejection under 35 USC 112, second paragraph, have been fully considered and are persuasive. This rejection has been withdrawn.

7. Applicant's arguments with respect to claim 30, now rewritten as claim 36, have been fully considered but they are not persuasive. The Examiner respectfully observes that, in spite of its rewriting in independent form, it has not been differentiated from the single entity groups fairly suggested by the cited references. In fact, the claim language continues to specifically envision single entity groups by reciting "in order for the sender to designate ***one or more recipients*** to whom money may be transferred" (emphasis added by Examiner). Examiner respectfully suggests that a limitation directed to groups

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consisting of a 'plurality' of recipients and/or designating a 'plurality' of recipients to whom funds are/will be transferred is likely to differentiate the claimed groups from the cited art, however, such a distinction is likely to be obvious and would require further search. It is the Examiner's understanding that such a suggestion was made in the course of the telephone interviews. The Examiner must stress that he did not understand there to be an agreement as to the ultimate allowability of any claim in the course of the interview and that the Examiner merely provided suggestions with respect to highlighting the features Applicant regarded as potentially differentiating the claimed invention from the prior art.

8. The balance of Applicant's arguments with respect to the rejections based on 35 USC 103 have been considered but are moot in view of the new ground(s) of rejection.

Conclusion

9. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

10. A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any

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extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

11. Any inquiry concerning this communication or earlier communications from the examiner should be directed to BRIAN FERTIG whose telephone number is (571)270-5131. The examiner can normally be reached on Monday - Friday 8:30am to 5:00pm EST. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on (571) 272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

12. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/B.F./

/Mary Cheung/
Primary Examiner, Art Unit 3694